
MEMORANDUM

TO: PLAN PARTICIPANTS
FROM: HENNIGES AUTOMOTIVE, ADMINISTRATOR OF THE HENNIGES AUTOMOTIVE WELFARE BENEFIT PLAN (26-0778693/501)
SUBJECT: **ANNUAL NOTICE GUIDE**
DATE: JANUARY 1, 2026

IMPORTANT INFORMATION REGARDING ANNUAL NOTICES

The attached document titled, "**Annual Notice Guide & Other Important Notices**" is being provided to you by Henniges Automotive as the Plan Sponsor and Plan Administrator of the Henniges Automotive Welfare Benefit Plan (the "Plan") in compliance with certain annual notice requirements.

The document titled, Annual Notice Guide & Other Important Notices, together with the information contained in this memo, constitutes the full and complete Annual Notice Guide that is intended to meet the annual notice requirements of the Plan (with the exception of those notices that are discussed but not included within the Annual Notice Guide). You should keep a copy of this memo and the document titled, Annual Notice Guide & Other Important Notices, together with your other important plan information for future reference.

The following additional information is provided as part of your Annual Notice Guide:

- **Summary of Your Benefit Option and Type of Medicare Part D Coverage**

The Medicare Modernization Act ("MMA") requires Henniges Automotive to notify all Medicare eligible individuals with prescription drug coverage under the Plan whether their prescription drug coverage is creditable coverage.

Coverage is considered "creditable" if its actuarial value equals or exceeds the actuarial value of standard prescription drug coverage under the Medicare prescription drug benefit. If coverage is not creditable, there are limitations on the periods during the year in which you may enroll in a Medicare drug plan and you may be subject to a late enrollment penalty. **Your coverage in this Plan is creditable.**

The following contact information is provided as part of the Medicare Part D Creditable Coverage Notice:

Date: January 1, 2026
Name of Entity/Sender: Henniges Automotive
Address: 2750 High Meadow Circle, Auburn Hills, MI 48326
Phone Number: 248.340.4144

- **HIPAA Notice of Privacy Practices**

The Health Insurance Portability & Accountability Act (HIPAA) requires Henniges Automotive to notify you how medical information about you may be used and disclosed, and how you can get access to this information as required under HIPAA.

The following effective date and contact information for the Privacy Official is provided as part of the HIPAA Notice of Privacy Practices:

Effective Date of this Notice: January 1, 2026

The Privacy Official for this Group:

Christine Falls, Corporate Payroll and Benefits Supervisor
Email Address: Christine.Falls@hennigesautomotive.com
Phone Number: 248.340.4144